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EXPRESS MAIL NO. EV 032

PTO/SB/05 (03-01)

Approved for use through 10/31/2002 OMB 0651-0032

U.S. Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE

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UTILITY  
PATENT APPLICATION  
TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. 1.53(b))

Attorney Docket No CITI0241

First Inventor Joseph C. KAWAN, Lucien DANCANET

Title Method And System For Facilitating Secure Customer Financial Transactions Over An Open Network

Express Mail Label No. EV 032 104 086 IJS

## APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. ☒ Fee Transmittal Form (e.g., PTO/SB/17)  
(Submit an original and a duplicate for fee processing)
2. ☐ Applicant claims small entity status.  
See 37 CFR 1.27.
3. ☒ Specification [Total Pages 23 ]  
(preferred arrangement set forth below)  
- Descriptive title of the invention  
- Cross Reference to Related Applications  
- Statement Regarding Fed sponsored R & D  
- Reference to sequence listing, a table,  
or a computer program listing appendix  
- Background of the invention  
- Brief Summary of the invention  
- Brief Description of the Drawings (if filed)  
- Detailed Description  
- Claim(s)  
- Abstract of the Disclosure
4. ☒ Drawing(s) (35 U.S.C. 113) [Total Sheets 8 ]
5. Oath or Declaration [Total Pages ]  
a. ☒ Newly executed (original or copy)  
b. ☐ Copy from a prior application (37 CFR 1.63 (d))  
(for a continuation/divisional with Box 18 completed)  
i. ☐ DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s)  
named in the prior application, see 37 CFR  
1.63(d)(2) and 1.33(b)
6. ☐ Application Data Sheet. See 37 CFR 1.76

## ADDRESS TO:

Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

7. ☐ CD-ROM or CD-R in duplicate, large table or  
Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission  
(if applicable, all necessary)  
a. ☐ Computer Readable Form (CRF)  
b. Specification Sequence Listing on:  
i. ☐ CD-ROM or CD-R (2 copies); or  
ii. ☐ paper  
c. ☐ Statements verifying identity of above copies

## ACCOMPANYING APPLICATIONS PARTS

9. ☒ Assignment Papers (cover sheet & document(s))
10. ☐ 37 C.F.R. §3.73(b) Statement ☐ Power of  
(when there is an assignee) Attorney
11. ☐ English Translation Document (if applicable)
12. ☐ Information Disclosure ☐ Copies of IDS  
Statement (IDS)/PTO-1449 Citations
13. ☐ Preliminary Amendment
14. ☒ Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)
15. ☐ Certified Copy of Priority Document(s)  
(if foreign priority is claimed)
16. ☐ Nonpublication Request under 35 U.S.C. 122  
(b)(2)(B)(i). Applicant must attach form PTO/SB/35  
or its equivalent.
17. ☒ Other: Trans. Of Application Under 37 CFR 1.41(c);  
Check in the amount of \$1,064;  
Check in the amount of \$40

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment,  
or in an Application Data Sheet under 37 CFR 1.76:

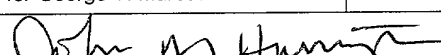
☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No. \_\_\_\_ / \_\_\_\_  
Prior application information: Examiner \_\_\_\_ Group / Art Unit: \_\_\_\_

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied  
under Box 5b, is considered a part of the disclosure of the accompanying or divisional application and is hereby incorporated by reference.  
The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

## 17. CORRESPONDENCE ADDRESS

☐ Customer Number or Bar Code Label or ☐ Correspondence address below  
(Insert Customer No. or Attach bar code label here)

Name	George T. Marcou				
Address	Kilpatrick Stockton LLP 607 14 <sup>th</sup> Street, NW, Ste. 900				
City	Washington,	State	DC	Zip Code	20005
Country	USA	Telephone	202.508.5800	Fax	202.508.5858

Name (Print/Type)	John M. Harrington (Reg. 25,592) for George T. Marcou	Registration No. (Attorney/Agent)	33,014
Signature			Date 12/27/01

Burden Hour Statement This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any  
comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark  
Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS SEND TO: Assistant Commissioner for  
Patents, Box Patent Application, Washington, DC 20231.

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**FEE TRANSMITTAL  
for FY 2002**

Patent fees are subject to annual revision.

**Complete if Known**

Application Number	To Be Assigned
Filing Date	Herewith
First Named Inventor	Kawan et al
Examiner Name	To Be Assigned
Group / Art Unit	To Be Assigned
Attorney Docket No.	CITI0241

**TOTAL AMOUNT OF PAYMENT** (\$) 1104**METHOD OF PAYMENT (check all that apply)**
☒ Check ☐ Credit card ☐ Money Order ☐ Other ☐ None
☒ Deposit Account:Deposit  
Account  
Number

50-1458

Deposit  
Account  
Name

Kilpatrick Stockton LLP

The Commissioner is authorized to: (check all that apply)

☐ Charge fee(s) indicated below ☒ Credit any overpayments  
☒ Charge any additional fee(s) during the pendency of this application  
☐ Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.
**FEE CALCULATION****1. BASIC FILING FEE**

Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid
101	740	201	370	Utility filing fee	740
106	330	206	165	Design filing fee	
107	510	207	255	Plant filing fee	
108	740	208	370	Reissue filing fee	
114	160	214	80	Provisional filing fee	

**SUBTOTAL (1)**

(\$ 740)

**2. EXTRA CLAIM FEES**

	Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid
Total Claims	24	-20 **	4	18		72
Independent Claims	6	-3 **	3	84		252
Multiple Dependent						0

Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description
103	18	203	9	Claims in excess of 20
102	84	202	42	Independent claims in excess of 3
104	280	204	140	Multiple dependent claim, if not paid
109	84	209	42	** Reissue independent claims over original patent
110	18	210	9	** Reissue claims in excess of 20 and over original patent

**SUBTOTAL (2)**

(\$ 324)

\*\*or number previously paid, if greater; For Reissues, see above

**FEE CALCULATION (continued)**

Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid
105	130	205	65	Surcharge - late filing fee or oath	
127	50	227	25	Surcharge - late provisional filing fee or cover sheet	
139	130	139	130	Non-English specification	
147	2,520	147	2,520	For filing a request for reexamination	
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	
115	110	215	55	Extension for reply within first month	
116	400	216	200	Extension for reply within second month	
117	920	217	460	Extension for reply within third month	
118	1,440	218	720	Extension for reply within fourth month	
128	1,960	228	980	Extension for reply within fifth month	
119	320	219	160	Notice of Appeal	
120	320	220	160	Filing a brief in support of an appeal	
121	280	221	140	Request for oral hearing	
138	1,510	138	1,510	Petition to institute a public use proceeding	
140	110	240	55	Petition to revive -- unavoidable	
141	1,280	241	640	Petition to revive -- unintentional	
142	1,280	242	640	Utility issue fee (or reissue)	
143	460	243	230	Design issue fee	
144	620	244	310	Plant issue fee	
122	130	122	130	Petitions to the Commissioner	
123	50	123	50	Processing fee under 37 CFR 1.17 (q)	
126	180	126	180	Submission of Information Disclosure Stmt	
581	40	581	40	Recording each patent assignment per property (times number of properties)	40
146	740	246	370	Filing a submission after final rejection (37 CFR § 1.129(a))	
149	740	249	370	For each additional invention to be examined (37 CFR § 1.129(b))	
179	740	279	370	Request for Continued Examination (RCE)	
169	900	169	900	Request for expedited examination of a design application	

Other fee (specify) \_\_\_\_\_

\*Reduced by Basic Filing Fee Paid

**SUBTOTAL (3)**

(\$ 40)

**SUBMITTED BY****Complete (if applicable)**

Name (Print/Type)	John M. Harrington (Reg 25,592) for George T. Marcou	Registration No Attorney/Agent	33,014	Telephone	202 508 5800
Signature				Date	12/27/01

**WARNING:** Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

## EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number: EV 032 104 086 US

Date of Deposit: December 27, 2001

Type of Document(s): Patent Application Transmittal Letter  
(*In Duplicate*);  
Utility Patent Application Transmittal;  
23 pages Specification, Claims and Abstract;  
Eight (8) pages of Formal Drawings;  
Declaration and Power of Attorney Executed  
By Joseph C. KAWAN;  
Unsigned Declaration and Power of Attorney  
for Lucien DANCANET;  
Transmittal of Application Under 37 CFR  
1.41(c);  
Recordation Form Cover Sheet for Patents;  
Assignment Executed by Joseph C.  
KAWAN;  
Unsigned Assignment for Lucien  
DANCANET;  
Fee Transmittal for FY 2002 (*In Duplicate*):  
Check in the amount of \$1,064.00;  
Check in the amount of \$40.00; and  
Return Postcard

Serial No.: Unassigned

Date Filed: Herewith

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

  
Toyce E. Southern

01-03-02

A

CITI0241

Express Mail No. EV 032 104 086 US

**PATENT APPLICATION TRANSMITTAL LETTER**

TO THE ASSISTANT COMMISSIONER OF PATENTS:

Transmitted herewith for filing is the patent application identified as follows:

**Inventors: Joseph C. KAWAN and Lucien DANCANET****Title: METHOD AND SYSTEM FOR FACILITATING SECURE  
CUSTOMER FINANCIAL TRANSACTIONS OVER AN OPEN  
NETWORK**

Enclosed are:

Utility Patent Application Transmittal;  
 23 Sheets of Specification, including 6 sheets of claims and an Abstract;  
 Eight (8) Sheets of Drawings (Figures 1-8);  
 Declaration and Power of Attorney for Patent Application Executed by  
 Joseph C. Kawan;  
 Unsigned Declaration and Power of Attorney for Lucien Dancanet;  
 Transmittal of Application Under 37 CFR 1.41(c);  
 Recordation Cover Sheet for Patents;  
 Assignment Executed by Joseph C. Kawan;  
 Unsigned Assignment for Lucien Dancanet  
 Fee Transmittal FY 2002;  
 Check in the amount of \$1,064; and  
 Check in the amount of \$40.

The filing fee has been calculated as follows:

	CLAIMS AS FILED			
	Number Filed/Paid For	Number Extra	Rate	Fee
BASIC FEE	-----		\$740	\$ 740
TOTAL CLAIMS	24-20	4	\$18	\$ 72
INDEPENDENT CLAIMS	6-3	3	\$84	\$ 252
MULTIPLE DEPENDENT CLAIM PRESENT - NO			\$	\$ 0
FEE TOTAL				\$1,064

Enclosed is a check in the amount of \$1,064 to cover the filing fees. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

12/27/01  
 JC678 U.S. PTO

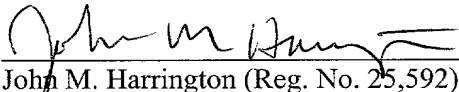
11002 U.S. PTO  
 10/034427  
 12/27/01

10034427 122701

Please address all correspondence and telephone calls in connection with this application to:

George T. Marcou, Esq.  
Kilpatrick Stockton LLP  
607 14th Street, NW, Suite 900  
Washington, DC 20005  
(202) 508-5800 (Phone)  
(202) 508-5858 (Facsimile)

Dated: 12/27/01

  
John M. Harrington (Reg. No. 25,592) for  
George T. Marcou, Reg. No. 33,014

Kilpatrick Stockton LLP  
607 14th Street, NW, Suite 900  
Washington, DC 20005  
Telephone: 202.508.5800  
Facsimile: 202.508.5858  
T0091-250941  
WINLIB01:924872.1

2003445 42204

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Joseph C. KAWAN and Lucien DANCANET  
Serial No. : Unassigned  
Filing Date : Herewith  
For : METHOD AND SYSTEM FOR FACILITATING SECURE  
CUSTOMER FINANCIAL TRANSACTIONS OVER AN  
OPEN NETWORK

Assistant Commissioner for Patents  
Box: PATENT APPLICATION  
Washington, D.C. 20231

**TRANSMITTAL OF APPLICATION UNDER 37 CFR 1.41(c)**

Sir:

The undersigned attorney hereby makes application for U.S. Letters Patent on behalf of Applicants, Joseph C. KAWAN and Lucien DANCANET, whose address and citizenships are as follows:

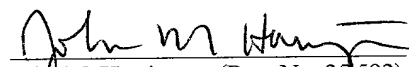
<u>Inventor</u>	<u>Address</u>	<u>Citizenship</u>
Joseph C. Kawan	2034 Paramount Drive Hollywood, CA 90068	USA
Lucien Dancanet	7723 Emerson Avenue Los Angeles, CA 90045	USA

Applicants claim the benefit, under 35 USC § 119, of U.S. Provisional Application Number 60/258,304 filed December 28, 2000.

Please address all correspondence and telephone calls in connection with this application to:

George T. Marcou, Esq.  
Kilpatrick Stockton LLP  
607 14th Street, NW, Suite 900  
Washington, D.C. 20005  
(202) 508-5800 (phone)  
(202) 508-5858 (facsimile)

Respectfully submitted,

  
John M. Harrington (Reg. No. 25,592) for  
George T. Marcou, Reg. No. 33,014

Date: 12/27/01  
KILPATRICK STOCKTON LLP  
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T0091-250941  
WINLIB01:924879.1